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on September 25, 2009.

PATENT  
Attorney Docket No.: 026595-004900US

TOWNSEND and TOWNSEND and CREW LLP

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Bonnie Rickles

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Michelsen et al.

Application No.: 10/803,871

Filed: March 17, 2004

For: SYSTEM AND METHOD FOR  
TRANSFERRING MONEY

Customer No.: 20350

Confirmation No. 5467

Examiner: Mary Cheung

Technology Center/Art Unit: 3694

RESPONSE TO RESTRICTION  
REQUIREMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed September 1, 2009, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 12 of this paper.